



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP

SECOND SEMESTER – APRIL 2022

UBC 2502 – BANKING THEORY LAW AND PRACTICE

(19 & 20 BATCHES)

Date: 18-06-2022

Dept. No.

Max. : 100 Marks

Time: 01:00 PM - 04:00 PM

Section – A

Answer ALL the questions

(10X2=20)

- 1) Define banking.
- 2) Write a note on RBI.
- 3) What is E banking?
- 4) Brief a note on RTGS.
- 5) What is clean loan?
- 6) Write a note on mortgage loan.
- 7) Define endorsement.
- 8) Brief a note on paying banker.
- 9) What is a customer grievance?
- 10) List out the objects of banking regulation act.

Section – B

Answer any FOUR questions

(4X10=40)

- 11) Explain universal banking and its features.
- 12) Describe the legal framework of RBI.
- 13) Explain the advantages of internet banking.
- 14) Explain the process involved in loan evaluation.
- 15) Classify different types of crossing and its advantages.
- 16) Enumerate different types of cheques.
- 17) Describe the duties of collecting banker.

Section – C

Answer any TWO questions

(2X20=40)

- 18) Classify the difference between central bank and commercial bank.
- 19) Enumerate risk management in E banking.
- 20) Summarize different types of secured and unsecured loans.
- 21) List out banking regulation act and its major provisions.
